

Notice of Allowability

Application No.

09/475,637

Applicant(s)

TRITT ET AL.

Examiner

Art Unit

Andrew Joseph Rudy

3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 30 November 2005 Amendment.2. The allowed claim(s) is/are 1-11 and 21.3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).a) All b) Some* c) None of the:1. Certified copies of the priority documents have been received.2. Certified copies of the priority documents have been received in Application No. _____.3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.(a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) hereto or 2) to Paper No./Mail Date _____.(b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of
Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.**Attachment(s)**

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date 05/07/2004
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

7. Corrected drawings to Figure 1, and other pertinent drawings, must illustrate the third and fourth record keeping systems correlating to the features recited from claim 1.

Also, Fig. 4 from the drawings received January 28, 2005 does not correspond with Figures 4A thru 4P from the drawings received December 30, 2002. Correction is required.

8. Applicant's November 30, 2005 REMARKS are convincing with regards to Nel, US 6,363,364. Applicant's September 28, 2005 REMARKS are convincing with regards to Starr, US 6,606,606.

The prior art, either alone or in combination, does not disclose, nor provide motivation for, accessing real-time financial information of account holders in a computerized system, first thru fourth record keeping systems, first thru fourth account holders, a first device, a user, an identifier, a financial intermediary, receiving a command, transmitting requests and receiving responses in juxtaposition with the other claim language.

9. It is suggest Applicant update the status of the "RELATED APPLICATIONS" referenced from the page 1 of the specification be updated.



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